

HOUSE BILL 2232
By Buck

AN ACT to amend Tennessee Code Annotated, Section
56-7-2810, relative to individual health insurance
renewability.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 56-7-2810, is amended by inserting
the following language as a new subsection to be designated subsection (g):

(g) At the time of coverage renewal, a health insurance issuer may not modify
the premium rate for an individual's policy unless such premium modification is
consistent with Tennessee law and effective on a uniform basis among all individuals
with that policy who are classified by the issuer within a particular age class, consisting
of persons of no less than five (5) years in difference by age, and who are classified
within a particular risk class by the issuer, provided that the risk class assesses only
risks other than the individual's current health condition.

SECTION 2. This act shall take effect July 1, 2005, the public welfare requiring it, and
shall be effective for contracts that are entered into, modified or renewed on or after that date.